

Looking for
a personal
account that
is as flexible
as you?

We've got
you covered.

EAST REGION

ARBORFIELD

108 Main Street, Arborfield, SK S0E 0A0

CARROT RIVER

10 Main Street, Carrot River, SK S0E 0L0

CHOICELAND

100 Railway Avenue, Choiceland, SK S0J 0M0

NIPAWIN

100 1st Avenue West, Nipawin, SK S0E 1E0

WHITE FOX

125 Railway Avenue, White Fox, SK S0J 3B0

WEST REGION

PRINCE ALBERT

200 28th Street West, Prince Albert, SK S6V 4S9

BIG RIVER

101 4th Avenue, Big River, SK S0J 0E0

DEBDEN

324 Main Street, Debden, SK S0J 0S0

contactus@diamondnorthcu.com

1-855-862-4242

diamondnorthcu.com

Personal Accounts



FIT FOR
REAL LIFE



 **Diamond North**
CREDIT UNION

rev - Sept 2022

 **Diamond North**
CREDIT UNION

Account Packages

Ways to Bank

CONVENIENT WAYS TO DO YOUR BANKING FROM ANYWHERE, ANYTIME:

- iPhone® or Android™ app
- Digital Banking
- Mobile web (diamondnorthcu.com/m)

PROVIDING THE FLEXIBILITY TO:

- Pay bills now, in the future or recurring
- Check balances and account activity
- Transfer money to other accounts, other people and other institutions
- Access eStatements for up to 7 years
- Send and accept Interac e-Transfer® transactions
- Request Money and set up Autodeposit for Interac e-Transfer
- Receive Alerts – when activity occurs in your account
- Deposit cheques using Deposit Anywhere™
- Open accounts
- Order cheques, rename accounts and more!

Service Charges

Handling Fees

- Chargebacks: \$5.00
- NSF Charge: \$45.00
- Stop Payments: \$20.00
- Certified Cheques – members: \$15.00
- Certified Cheques – non-members: \$20.00
- Western Union Drafts (CAD & USD): \$15.00
- Western Union Drafts (International): \$25.00

Wire Transfers (in or out of province)

Depending on Destination: \$15.00 – \$50.00

Account Inquires (by phone) \$5.00

Safety Deposit Box Rental

\$30.00 – \$125.00 plus GST

All the above and any charges not listed here are SUBJECT TO CHANGE

Personal	Flex Choice			Value Choice	Elite Choice	Savings		USD Account
	Level 1	Level 2	Level 3			Classic	Enriched	
Free Unlimited Deposits	✓	✓	✓	✓	✓	✓	✓	✓
Free Unlimited Incoming Interac e-Transfers	✓	✓	✓	✓	✓	✓		n/a
No-fee Outgoing Interac e-Transfers (count toward transaction limits)	✓	✓	✓	\$1.50	✓	\$1.50		n/a
Ding Free ATM Usage across Canada	✓	✓	✓	✓	✓	✓	✓	n/a
Free access to digital & mobile app banking	✓	✓	✓	✓	✓	✓	✓	✓
Free Cheque Order (1 per year)					✓			
Diamond North Mastercard Annual Fee Waived					On 1 Cdn & 1 US card			
Monthly package fee ¹	\$4.95 <small>12 Transactions (18 transactions auto bump to Level 2)</small>	\$10.95 <small>25 Transactions (31 transactions auto bump to Level 3)</small>	\$16.95 <small>Unlimited Transactions</small>	\$4.00 <small>8 Transactions</small>	\$29.95 <small>Unlimited Transactions</small>	N/A	N/A	\$3 USD <small>(n/a if in Elite Choice)</small>
Additional Transactions Over Limit	\$1	\$1	n/a	\$1	n/a	\$1	\$5	\$1 USD
ATM withdrawal Interac (Non CU ATMs) ^{2,3}	\$3	\$3	\$3	\$3	\$3	\$3	\$3	n/a
ATM withdrawal Plus® & Cirrus® (US & International ATMs) ^{2,3}	\$4	\$4	\$4	\$4	\$4	\$4	\$4	n/a
Paper Statement Fee	\$2	\$2	\$2	\$2	\$2	\$2	\$2	\$2 USD
Additional Features	Account holders are moved automatically between levels, depending on transaction levels each month. Accounts are non-interest bearing.				Foreign Funds Fee Waived US Account Pkg Fee Waived			
Youth	Youth			(1) Additional Transactions Over Limit fees (electronic transactions such as bill payments, ATM transactions and paper transactions like cheques and withdrawals) will apply when transaction limit is exceeded. (2) Not included in Monthly Package transaction counts. (3) Non-Diamond North Credit Union ATM channels may charge their own fees for use. (4) Requires Application and Proof of Enrollment. FAT CAT and HEADSTART are registered trademarks owned by Canadian Credit Union Association, used under license. Interac and Interac e-Transfer® are registered trademarks of Interac Inc., used under license. PLUS is a registered trademark owned by Visa International, used under license. Cirrus® is a registered trademark owned by MasterCard International Incorporated, used under license. All trademarks are the property of their respective owners.				
	Fat Cat® Age 0 - 12	HeadStart® Age 13 - 18	Graduate ⁴ Age 19 - 25					
Monthly Fee	n/a	n/a	n/a					
Free Number of Items per month ¹	Unlimited	20	20					
Additional Transactions Over Limit	Unlimited	\$1	\$1					
ATM withdrawal Interac (Non CU ATMs) ^{2,3}	\$3	\$3	\$3					
ATM withdrawal Plus® & Cirrus® (US & International ATMs) ^{2,3}	\$4	\$4	\$4					



FLEX CHOICE Chequing Account

No more worrying about going over your monthly transactions, our Flex Choice account is as flexible as you are! Adjust *automatically* between levels based on your usage and only pay for what you use!



ELITE CHOICE Chequing Account

This exclusive account offers **unlimited** transactions, **waived annual fees** for 1 CAD Diamond North Mastercard, a savings of \$120/year *and* 1 USD Diamond North Mastercard, a savings of \$50 USD/year! You will also get 1 **free cheque order** a year, a **free USD chequing** account and **Foreign Funds Fees will be waived!** That is an added savings of \$100 or more annually!